

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Victoria Ann Clark
Debtor

Case No. 17-02000-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: MMchugh
Form ID: pdf002

Page 1 of 3
Total Noticed: 104

Date Rcvd: Jul 06, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 08, 2017.

db
4921096 +Victoria Ann Clark, 3106 Braeburn Lane, Harrisburg, PA 17110-9101
4921098 +ALPAT CO, 40070 CANE AVE, STE 400, SLIDELL, LA 70461-3757
4921100 +ARCADIA RECOVERY BUREAU, PO BOX 6768, WYOMISSING, PA 19610-0768
4921101 +BLUE MOUNTAIN ACADEMY, 2363 MOUNTAIN ROAD, HAMBURG, PA 19526-8745
4921102 +BSG FINANCIAL LLC, 310 W LIBERTY STREET, LOUISVILLE, KY 40202-3020
4921103 BUREAU OF ACCOUNT MGMT, 3607 ROSEMONT AVE STE 502, PO BOX 8875, CAMP HILL, PA 17001-8875
4921104 +CALCAGNO & ROSSI, 2025 TECHNOLOGY PKWY, STE 304, MECHANICSBURG, PA 17050-9402
4921105 +CALDWELL & KEARNS, 3631 NORTH FRONT STREET, HARRISBURG, PA 17110-1500
4921107 +CARLISLE REGIONAL MED CTR, 361 ALEXANDER SPRING ROAD, CARLISLE, PA 17015-3661
4921108 CB/BON, BK NOTICES, PO BOX 182125, COLUMBUS, OH 43218-2125
4921109 CCB/BOSCOV, BANKRUPTCY NOTICES, PO BOX 183043, COLUMBUS, OH 43218-3043
4921110 CENTERS FOR MEDICARE AND MEDICAID SERVIC, 7500 SECURITY BLVD, BALTIMORE, MD 21244-1850
4921112 +CENTRAL PA REHAB, 689 YORKTOWN RD, LEWISBERRY, PA 17339-9258
4921114 +CITY OF HARRISBURG, BUR OF OPERATIONS & REVENUE, 10 NORTH SECOND STREET,
HARRISBURG, PA 17101-1677
4921115 +COLONIAL PARK ANIMAL CLINIC, 4905 JONESTOWN ROAD, HARRISBURG, PA 17109-1704
4921117 +COMCAST CABLE (BK Notices), 1555 SUZY ST, LEBANON, PA 17046-8318
4921121 +COMPUTER CREDIT, INC, CLAIM DEPT 083307, 640 W FOURTH STREET, PO BOX 5238,
WINSTON SALEM, NC 27113-5238
4921122 +DAUPHIN COUNTY TAX CLAIM, 2 SOUTH 2ND STREET, HARRISBURG, PA 17101-2047
4921124 DIRECTV CUSTOMER SERVICE (p), BANKRUPTCY CLAIMS, PO BOX 6550,
GREENWOOD VILLAGE CO 80155-6550
4921126 DIVERSIFIED CONSULTANTS, INC, PO BOX 1391, SOUTHGATE, MI 48195-0391
4921127 +FAMILY PRACTICE CENTER, PC, 7 DOCK HILL ROAD, MIDDLEBURG, PA 17842-8910
4921128 +GEISNER HOLY SPIRIT HOSPITAL, 503 N 21ST STREET, CAMP HILL, PA 17011-2288
4921129 +GOODALL POOLS & SPAS, 3607 HARTZDALE DRIVE, CAMP HILL, PA 17011-7218
4921130 +HAMILTON LAW GROUP, TROXELL PROFESSIONAL PLZ, PO BOX 90301, ALLENTOWN, PA 18109-0301
4921131 +HARRISBURG ENDOSCOPY, 4760 UNION DEPOSIT RD, HARRISBURG, PA 17111-3744
4921132 +HARRISBURG FOOT & ANKLE, 4033 LINGLESTOWN RD, STE 1, HARRISBURG, PA 17112-1153
4921133 +HARRISBURG GASTROENTEROLOGY, 4760 UNION DEPOSIT ROAD, HARRISBURG, PA 17111-3744
4921134 +HGTV MAGAZINE, PO BOX 6093, HARLAN, IA 51593-1593
4921135 +INFINITY INSURANCE COMPANIES, PO BOX 2153, BIRMINGHAM, AL 35287-0002
4921136 +JP HARRIS ASSOCIATES LLC, MUNICIPAL TAX ACCOUNTS, PO BOX 226,
MECHANICSBURG, PA 17055-0226
4921138 +KEYSTONE MOBILITY, 8118 ADAMS DRIVE, HUMMELSTOWN, PA 17036-8623
4921140 +MCCABE WEISBERG & CONWAY PC, ATTN: MARGARET GAIRO, 123 SOUTH BROAD ST, STE 1400,
PHILADELPHIA PA 19109-1060
4921142 MEDICARE PREMIUM COLLECTION CENTER, PO BOX 790355, SAINT LOUIS, MO 63179-0355
4921144 +MODERN RECOVERY SOLUTIONS, PO BOX 500, NEWMANSTOWN, PA 17073-0500
4921147 +MRS BPO LLC, 1930 OLNEY AVENUE, CHERRY HILL, NJ 08003-2016
4921148 +McCLURE LAW OFFICE, PO BOX 65, MIDDLETOWN, PA 17057-0065
4921149 NATIONWIDE CREDIT INC, PO BOX 26314, LEHIGH VALLEY, PA 18002-6314
4921151 +NCFCU, PO BOX 658, NEW CUMBERLAND, PA 17070-0658
4921152 +NEW JERSEY TURNPIKE AUTHORITY, ADMIN BLDG - 581 MAIN STREET, PO BOX 5042,
WOODBIDGE, NJ 07095-5042
4921154 +NORTH SHORE AGENCY CORRESPONDENCE, PO BOX 9221, OLD BETHPAGE, NY 11804-9021
4929476 +New Cumberland Federal Credit Union, PO Box 658, New Cumberland PA 17070-0658
4921147 +OIP, 3399 TRINDLE ROAD, CAMP HILL, PA 17011-2286
4921148 ORECK DIRECT LLC, 1400 SALEM ROAD, COOKEVILLE, TN 38506-6221
4921149 +PATHOLOGY ASSOC OF CEN PA, 4520 UNION DEPOSIT ROAD, HARRISBURG, PA 17111-2910
4921150 +PATIENT FIRST, 5000 COX ROAD, STE 100, GLEN ALLEN, VA 23060-9263
4921151 +PEERLESS CREDIT SERVICES INC, 659 SPRING GARDEN DRIVE, MIDDLETOWN, PA 17057-3033
4921152 +PENN WASTE INC, PO BOX 3066, 85 BRICKYARD ROAD, YORK, PA 17402-0066
4921153 +PINNACLE CARDIOLOGY, 1000 N FRONT STREET, STE 200, WORMLEYSBURG, PA 17043-1044
4921154 +PINNACLE HEALTH EMERGENCY, 6880 W SNOWVILLE ROAD, SUITE 210, BRECKSVILLE, OH 44141-3255
4921157 PPL ELECTRIC UTILITIES, ATTN: BANKRUPTCY DEPT, 827 HAUSMAN ROAD, ALLENTOWN PA 18104-9392
4921158 +PROFESSIONAL ACCOUNT SERVICES, 7100 COMMERCE WAY, STE 100, BRENTWOOD, TN 37027-6935
4921159 +PROGRESSIVE INSURANCE, 5165 CHAMPUS DR, STE 100, PLYMOUTH MEETING, PA 19462-1639
4921161 #+PULMONARY AND CRITICAL CARE MED ASSOC, 1631 N. FRONT STREET, HARRISBURG, PA 17102-2435
4921162 +QUEST DIAGNOSTICS, C/O PATIENT BANKRUPTCY SERVICES, PO BOX 740775,
CINCINNATI, OH 45274-0775
4921164 QVC EASY PAY, STUDIO PARK, WEST CHESTER, PA 19380
4921166 +REAM, CARR, MARKEY & WHOLOSHIN, LLP, 119 E MARKET STREET, YORK, PA 17401-1221
4921168 +REVENUE COLLECT, PO BOX 2103, MECHANICSBURG, PA 17055-2103
4921169 +RIVERSIDE ANES ASSOC LTD, 1 RUTHERFORD RD, STE 101, HARRISBURG, PA 17109-4540
4921170 +SECOND ROUND SUB, LLC, PO BOX 41955, AUSTIN, TX 78704-0033
4921171 +SHOPNBC, 220 W SCHROCK RD, WESTERVILLE, OH 43081-2873
4921172 +SILLIKER & REINHOLD, MARK T SILLIKER, ESQUIRE, 5922 LINGLESTOWN ROAD,
HARRISBURG PA 17112-1149
4921173 +SILVERS FAMILY DENTAL CARE, 4392 STURBRIDGE DR, STE 100, HARRISBURG, PA 17110-3674
4921174 +SIT N CYCLE, PO BOX 5018, WALLINGFORD, CT 06492-7518
4921175 +SKO BRENNER AMERICAN, 40 DANIEL ST, PO BOX 230, FARMINGDALE, NY 11735-0230
4921177 +SPS, ATTN: BANKRUPTCY DEPT, PO BOX 65250, SALT LAKE CITY, UT 84165-0250

4921178 +SUEZ WATER PENNSYLVANIA, CUSTOMER SERVICE CENTER, 8189 ADAMS DRIVE,
HUMMELSTOWN, PA 17036-8625
4921179 +SUNDANCE VACATIONS, 264 Highland Park Blvd., Wilkes Barre, PA 18702-6768
4921180 SUNRISE CREDIT SERVICES, 260 AIRPORT PLAZA, PO BOX 9100, FARMINGDALE, NY 11735-9100
4921181 SUSQUEHANNA TWP AUTH, 1900 LINGLESTOWN RD, HARRISBURG, PA 17110-3301
4921182 +SUSQUEHANNA TWP EMS, PO BOX 98, ENOLA, PA 17025-0098
4921183 ++T MOBILE, C O AMERICAN INFOSOURCE LP, 4515 N SANTA FE AVE, OKLAHOMA CITY OK 73118-7901
(address filed with court: T-MOBILE BANKRUPTCY DEPT, PO BOX 37380, ALBUQUERQUE, NM 87176)
4921184 TRANSWORLD SYSTEMS INC, 500 VIRGINIA DR, STE 514, HORSHAM, PA 19044
4921185 +TRI-STATE FINANCIAL, PO BOX 2520, WILKES BARRE, PA 18703-0018
4921186 +TRISTAN RADIOLOGY SPECIALISTS PC, 4520 UNION DEPOSIT RD, HARRISBURG, PA 17111-2910
4921187 #+TRUGREEN 5840, 5350 JAYCEE AVE, HARRISBURG, PA 17112-4904
4921188 +UNEMP COMP OVERPAYMENT MATTERS, DEPT OF L&I - OFFICE OF CHIEF COUNSEL,
651 BOAS STREET 10TH FLOOR, HARRISBURG, PA 17121-0751
4921189 +UNEMPL COMP TAX MATTERS, HARRISBURG CASES L&I OFF CHIEF COUNSEL, 651 BOAS STREET 10TH FLOOR,
HARRISBURG, PA 17121-0751
4921191 VERIZON BANKRUPTCY DEPT, 500 TECHNOLOGY DR, STE 550, SAINT CHARLES, MO 63304-2225
4921192 +VERIZON CMR CLAIMS DEPT, MAIL CORRESPONDENCE, PO BOX 60553, OKLAHOMA CITY, OK 73146-0553
4921193 VERIZON WIRELESS, 500 TECHNOLOGY DR, STE 550, SAINT CHARLES, MO 63304-2225
4921194 +WEST ASSET MANAGEMENT, 7171 MERCY RD STE 100, OMAHA NE 68106-2636
4921195 +WHYNOT LEASING, LLC, D/B/A WHYNOT LEASE IT, 1750 ELM STREET STE 1200,
MANCHESTER, NH 03104-2907
4921196 +WINDHAM PROFESSIONALS, PO BOX 1048, 380 MAIN STREET, SALEM, NH 03079-2412

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4921095 E-mail/Text: EBNProcessing@afni.com Jul 06 2017 19:07:52 AFNI INC, 404 BROCK DRIVE,
PO BOX 3097, BLOOMINGTON, IL 61702-3097
4921097 E-mail/Text: brenda.hardison@cigna.com Jul 06 2017 19:07:51
AMERICAN RETIREMENT LIFE INSURANCE CO, PO BOX 26580, AUSTIN, TX 78755-0580
4921099 +E-mail/Text: banko@berkscredit.com Jul 06 2017 19:07:31 BERKS CREDIT & COLL,
900 CORPORATE DRIVE, READING, PA 19605-3340
4921106 +E-mail/Text: melonie@reducear.com Jul 06 2017 19:08:12 CB SERVICES, PO BOX 4127,
FORT WALTON BEACH, FL 32549-4127
4921111 +E-mail/Text: dehartstaff@pamd13trustee.com Jul 06 2017 19:08:02 CHARLES J DEHART, III, ESQ.,
8125 ADAMS DRIVE STE A, HUMMELSTOWN PA 17036-8625
4921113 +E-mail/Text: melonie@reducear.com Jul 06 2017 19:08:12 COLLBURFTWB, PO BOX 4127,
FORT WALTON BEACH, FL 32549-4127
4921116 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 06 2017 19:07:36 COMM OF PA DEPT OF REVENUE,
BUREAU OF COMPLIANCE, PO BOX 280946, HARRISBURG, PA 17128-0946
4921119 +E-mail/Text: bankruptcy_notifications@ccsusa.com Jul 06 2017 19:08:12
CREDIT COLLECTION SERVICES, TWO WELLS AVE, NEWTON, MA 02459-3246
4921120 E-mail/PDF: creditonebknofications@resurgent.com Jul 06 2017 19:09:13 CREDITONE BANK,
CUSTOMER BILLING AND CORRESPONDENCE, PO BOX 98873, LAS VEGAS, NV 89193-8873
4921133 E-mail/Text: cio.bncmail@irs.gov Jul 06 2017 19:07:23 INTERNAL REVENUE SERVICE - CIO,
PO BOX 7346, PHILADELPHIA, PA 19101-7346
4921139 +E-mail/Text: bankruptcydpt@mcmcg.com Jul 06 2017 19:07:46 MIDLAND FUNDING LLC,
8875 AERO DRIVE SUITE 200, SAN DIEGO, CA 92123-2255
4921142 +E-mail/Text: Bankruptcies@nragroup.com Jul 06 2017 19:08:16 NATIONAL RECOVERY AGENCY,
PO BOX 67015, HARRISBURG PA 17106-7015
4921155 +E-mail/Text: schesek@pinnaclehealth.org Jul 06 2017 19:07:34 PINNACLE HEALTH HOSPITALS,
PO BOX 2353, HARRISBURG, PA 17105-2353
4921156 E-mail/Text: margreen@pinnaclehealth.org Jul 06 2017 19:08:08 PINNACLE HEALTH MED SVCS,
PO BOX 1286, HARRISBURG, PA 17108-1286
4921160 +E-mail/Text: bankruptcynotices@pch.com Jul 06 2017 19:07:33 PUBLISHERS CLEARING HOUSE,
101 WINNERS CIRCLE, PORT WASHINGTON, NY 11050-2218
4933316 +E-mail/Text: colleen.atkinson@rmscollect.com Jul 06 2017 19:08:14
Patient First c/o Receivables Management Systems, PO Box 8630, Richmond, VA 23226-0630
4921163 E-mail/PDF: gecsed@recoverycorp.com Jul 06 2017 19:09:18 QVC, QCARD, PO BOX 530905,
ATLANTA, GA 30353-0905
4921165 +E-mail/Text: bkdepartment@rtresolutions.com Jul 06 2017 19:07:55 REAL TIME RESOLUTIONS INC,
1349 EMPIRE CENTRAL DR, STE 150, DALLAS, TX 75247-4029
4921167 +E-mail/Text: colleen.atkinson@rmscollect.com Jul 06 2017 19:08:14
RECEIVABLES MANAGEMENT SYSTEMS, PO BOX 8630, RICHMOND, VA 23226-0630
4921176 E-mail/Text: appebnmailbox@sprint.com Jul 06 2017 19:07:44 SPRINT, CUSTOMER SERVICE,
PO BOX 15955, SHAWNEE MISSION, KS 66285
4921190 +E-mail/Text: ebn@vantagesourcing.com Jul 06 2017 19:08:00 VANTAGE SOURCING, PO BOX 6786,
DOTHAN, AL 36302-6786

TOTAL: 21

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4921118 ##+CRA COLLECTIONS, PO BOX 2103, MECHANICSBURG, PA 17055-2103

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 08, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 6, 2017 at the address(es) listed below:

Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com
James Warmbrodt on behalf of Creditor Wells Fargo Bank, N.A., as Trustee, on behalf of SASCO
Mortgage Loan Trust 2007-MLN1 Mortgage Pass-Through Certificates, Series 2007-MLN1
bkgroup@kmlawgroup.com
Kara Katherine Gendron on behalf of Debtor Victoria Ann Clark karagendronecf@gmail.com,
doriemott@aol.com/doriemott01@yahoo.com;bethsnyderecf@gmail.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 4

LOCAL BANKRUPTCY FORM 3015-1

**UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

In Re:

Chapter 13

Case No. 1:17-bk-02000

VICTORIA ANN CLARK

Debtor

CHAPTER 13 PLAN

(Indicate if applicable)

☒ **1 Motion to avoid liens**

☒ **1 Motion to value collateral**

☒ **Original Plan**

☐ **Amended Plan**

YOUR RIGHTS WILL BE AFFECTED

If you oppose any provision of this plan you must file a timely written objection. This plan may be confirmed and become binding on you without further notice or hearing unless a written objection is filed before the deadline stated on the Notice issued in connection with the filing of the plan.

PLAN PROVISIONS

DISCHARGE: (Check one)

- ☒ The debtor will seek a discharge of debts pursuant to Section 1328(a).
☐ The debtor is not eligible for a discharge of debts because the debtor has previously received a discharge described in Section 1328(f).

NOTICE OF SPECIAL PROVISIONS: (Check if applicable)

- ☒ This plan contains special provisions that are not included in the standard plan as approved by the U.S. Bankruptcy Court for the Middle District of Pennsylvania. Those provisions are set out in Section 8 of this plan. Other than to insert text into the designated spaces or to expand the tables to include additional claims, the preprinted language of this form may not be altered. This does not mean that the Debtor is prohibited from proposing additional or different plan provisions in Section 8. The Debtor may propose additional or different plan provisions or specify that any of the provisions will not be applicable, provided however, that each such provision or deletion shall be set forth herein in Section 8.

1. PLAN FUNDING AND LENGTH OF PLAN

A. Plan Payments

1. To date, the Debtor(s) has paid \$0 (enter \$0 if no payments have been made to the Trustee to date). Debtor(s) shall pay to the Trustee for the remaining term of the plan the following payments. If applicable, in addition to monthly plan payments, Debtor(s) shall make conduit payments through the Trustee as set forth below. The total base plan is \$12,000.00, plus other payments and property stated in Section 1B below:

Start mm/yy	End mm/yy	Plan Payment	Estimated Conduit Payment	Total Payment
06/2017	05/2022	\$200.00 x 60 months	\$	\$12,000.00
		\$	\$	\$
		\$	\$	\$
		\$	\$	\$
		\$	\$	\$
			Total Payments	\$12,000.00

2. If the plan provides for conduit mortgage payments, and the mortgagee notifies the Trustee that a different payment is due, the Trustee shall notify the Debtor and the attorney for the Debtor, in writing, to adjust the conduit payments and the plan funding accordingly. Debtor(s) is responsible for all post-petition mortgage payments due prior to the initiation of conduit mortgage payments.
3. Debtor(s) shall take appropriate action to ensure that all applicable wage attachments are adjusted to conform to the terms of the plan.
4. CHECK ONE: ☒ Debtor(s) is at or under median income.
☐ Debtor(s) is over median income. Debtor(s) calculates that a minimum of \$_____ must be paid to unsecured, non-priority creditors in order to comply with the Means Test.

B. Liquidation of Assets

1. In addition to the above specified plan payments, Debtor(s) shall dedicate to the plan proceeds in the estimated amount of \$ from the sale of property known and designated as _____. All sales shall be completed by _____, 20____. If the property does not sell by the date specified, then the disposition of the property shall be as follows: _____
2. Other payments from any source(s) (describe specifically) shall be paid to the Trustee as follows: Non-exempt proceeds of Federal Government claim or Worker's Comp claim.
3. The Debtor estimates that the liquidation value of this estate is \$. (Liquidation value is calculated as the value of all nonexempt assets after the deduction of valid liens and encumbrances and before the deduction of Trustee fees and priority claims.)

2. SECURED CLAIMS

- A. Pre-Confirmation Distributions. Adequate protection and conduit payments in the following amounts will be paid by the Debtor to the Trustee. The Trustee will disburse these payments for which a proof of claim has been filed as soon as practicable after receipt of said payments from the Debtor.

Name of Creditor	Address	Account #	Estimated Monthly Payment
NONE			\$

The Trustee will not make a partial payment. If the Debtor makes a partial plan payment, or if it is not paid on time and the Trustee is unable to pay timely a payment due on a claim in this section, the Debtor's cure of this default must include any applicable late charges.

Upon receipt, Debtor shall mail to the Trustee all notices from mortgagees including statements, payment coupons, impound and escrow notices, and notices concerning changes of the interest rate on variable interest rate loans. If any such notice informs the Debtor that the amount of the payment has increased or decreased, the change in the plan payment to the Trustee will not require modification of this plan.

- B. Mortgages and Other Direct Payments by Debtor. Payments will be made outside the plan according to the original contract terms, unless otherwise agreed to by the contracting parties, with no modification of contract terms and with liens retained. All mortgage and other lien claim balances survive the plan if not avoided or paid in full under the plan.

Name of Creditor	Description of Collateral	Contractual Monthly Payment	Principal Balance of Claim
NCFCU	2015 Subaru Outback Ltd 4cyl 45,000 miles	\$618.94	\$23,260.00(Approximate)
SPS	3106 Braeburn Lane, Harrisburg, PA 17110	\$1,652.00	\$288,688.00(Approximate)
SUEZ WATER PENNSYLVANIA	3106 Braeburn Lane, Harrisburg, PA 17110	Per actual usage during billing cycle	\$242.31(Approximate)
SUSQUEHANNA TWP AUTH	3106 Braeburn Lane, Harrisburg, PA 17110	Per actual usage during billing cycle	\$797.78(Approximate)

- C. Arrears. The Trustee shall distribute the amount of pre-petition arrearages set forth in the allowed proof of claim to each secured creditor set forth below. If the Debtor or the Trustee objects to a proof of claim and the objection is sustained, or if the plan provides for payment of amounts greater than the allowed proof of claim, the creditor's claim will be paid in the amount allowed by the court.

Name of Creditor	Description of Collateral	Estimated Pre-petition Arrears to be Cured	Estimated Post-petition Arrears to be Cured	Estimated Total to be paid in plan
NCFCU	2015 Subaru Outback Ltd 4cyl 45,000 miles	Per allowed proof of claim (\$0.00 estimated)		Per allowed proof of claim

SPS	3106 Braeburn Lane, Harrisburg, PA 17110			Arrears to be cured through loan modification within one year of confirmation. If loan mod is not approved, Debtor will amend plan to cure arrearages.
SUEZ WATER PENNSYLVANIA	3106 Braeburn Lane, Harrisburg, PA 17110	Per allowed proof of claim (\$243.00 estimated)		Per allowed proof of claim
SUSQUEHANNA TWP AUTH	3106 Braeburn Lane, Harrisburg, PA 17110	Per allowed proof of claim (\$800.00 estimated)		Per allowed proof of claim

- D. Secured Claims Paid According to Modified Terms. These amounts will be paid in the plan according to modified terms, and liens retained until entry of discharge. The excess of the creditor's claim will be treated as an unsecured claim. Any claim listed as "NO VALUE" in the "Modified Principal Balance" column below will be treated as an unsecured claim. THE LIENS WILL BE AVOIDED OR LIMITED THROUGH THE PLAN OR DEBTOR(S) WILL FILE AN ADVERSARY ACTION TO DETERMINE THE EXTENT, VALIDITY, AND PRIORITY OF THE LIEN (Select method in last column):

Name of Creditor	Description of Collateral	Modified Principal Balance	Interest Rate	Total Payment	Plan* or Adversary Action
REAL TIME RESOLUTIONS INC	3106 Braeburn Lane, Harrisburg, PA 17110	\$0.00	Lese	\$0.00	Plan -- Strip Off

* "PLAN" INDICATES THAT THE DEBTOR PROPOSES TO AVOID OR LIMIT THE LIEN OF THE CREDITOR IN THIS PLAN. CONFIRMATION OF THE PLAN SHALL CONSTITUTE A FINDING OF VALUATION PURSUANT TO SECTION 506(a). NO ADVERSARY COMPLAINT OR MOTION WILL BE FILED AND THE LIEN WILL BE AVOIDED BY A CONFIRMATION ORDER UPON DISCHARGE. IF THE CREDITOR WISHES TO CONTEST THE AVOIDANCE OF THE LIEN, THE CREDITOR MUST FILE AN OBJECTION TO THIS PLAN. OTHERWISE CONFIRMATION OF THE PLAN WILL AVOID THE LIEN UPON DISCHARGE

- E. Other Secured Claims. (Including conduit payments)

Name of Creditor	Description of Collateral	Principal Balance of Claim	Interest Rate	Total to be paid in plan
NONE			%	

- F. Surrender of Collateral. Debtor(s) surrenders the following assets to secured

creditors. Upon confirmation of the plan, bankruptcy stays are lifted as to the collateral to be surrendered. This provision does not prejudice a creditor's right to move to lift the stay prior to confirmation.

Name of Creditor	Description of Collateral to be Surrendered
NONE	

- G. Lien Avoidance. The debtor moves to avoid the following judicial and/or nonpossessory, non-purchase money liens of the following creditors pursuant to Section 522(f) (this section should not be used for statutory or consensual liens such as mortgages):

Name of Creditor	Description of Collateral
PENN WASTE	3106 Braeburn Lane, Harrisburg, PA 17110

- H. Optional provision regarding duties of certain mortgage holders and servicers. Property of the estate vests upon closing of the case, and debtor elects to include the following provisions. (Check if applicable)
- (x) Confirmation of the plan shall impose an affirmative duty on the holders and/or servicers of any claims secured by liens, mortgages and or/deeds of trust on the principal residence of the debtor to do the following:
- (1) Apply the payments received from the trustee on the pre-petition arrearage, if any, only to such arrearage. For purposes of this plan, the "pre-petition arrearage" shall include all sums included in the "allowed" proof of claim and shall have a "0" balance after both: (1) the Discharge Order in this case has been entered; and (2) payment in full of the allowed proof of claim has been made.
- (2) Deem the pre-petition arrearage as contractually current upon confirmation of the plan, thereby precluding the imposition of late payment charges or other default-related fees and services based solely on the pre-petition default or defaults.
- (3) Apply the post-petition monthly mortgage payments made by the debtor to the post-petition mortgage obligations as provided for by the terms of the underlying mortgage note. Late charges may be assessed on post-petition payments as provided by the terms of the mortgage and note.

3. PRIORITY CLAIMS

- A. Allowed unsecured claims entitled to priority under section 1322(a) will be paid in full unless modified under Section 8:

Name of Creditor	Estimated Total Payment
NONE	

- B. Administrative Claims:

- (1) Trustee fees. Percentage fees payable to the trustee will be paid at the rate fixed by the United States Trustee, not to exceed 10%.
- (2) Attorney fees. Check one box:
- ☒ In addition to the retainer of \$0 already paid by the Debtor, the amount of

\$4,000.00 in the plan. This represents the unpaid balance of the presumptively reasonable fee specified in L.B.R. 2016-2.

☐ \$ _____ per hour, to be adjusted in accordance with the terms of the written fee agreement between the Debtor and the attorney. Payment of such lodestar compensation shall require a separate fee application with the requested amount of compensation approved by the Court

(3) Other administrative claims.

Name of Creditor	Estimated Total Payment
NONE	

4. UNSECURED CLAIMS

A. Claims of Unsecured Nonpriority Creditors Specially Classified. Includes unsecured claims, such as co-signed unsecured debts, that will be paid in full even though all other unsecured claims may not be paid in full.

Name of Creditor	Reason for Special Classification	Amount of Claim	Interest Rate	Total Payment
NONE		\$	%	\$Per allowed proof of claim

B. All remaining allowed unsecured claims shall receive a pro-rata distribution of any funds remaining after payment of the other classes.

5. **EXECUTORY CONTRACTS AND UNEXPIRED LEASES.** The following executory contracts and unexpired leases are assumed (and pre-petition arrears to be cured in the plan) or rejected (so indicate):

Name of Creditor	Description of Collateral	Monthly Payment	Interest Rate	Pre-petition Arrears	Total Payment	Assume/Reject
NONE		\$	%	\$		

6. REVESTING OF PROPERTY: (Check One)

- ☐ Property of the estate will vest in the Debtor upon confirmation. (Not to be used with Section 2H)
- ☒ Property of the estate will vest in the Debtor upon closing of the case.

7. STUDENT LOAN PROVISIONS

A. Student loan provisions. This plan does not seek to discharge student loan(s) except as follows:

Name of Creditor	Monthly Payment	Interest Rate	Pre-petition Arrears	Total Payment
NONE				

(NOTE: If you are not seeking to discharge a student loan(s), do not complete this section.)

8. OTHER PLAN PROVISIONS:

A. Include the additional provisions below or on an attachment. (NOTE: The plan and any attachment must be filed as one document, not as a plan and exhibit.)

- (1) Claim amounts: The amounts of the claims listed in the plan and schedules are estimated amounts and are not admissions by the Debtors as to the amount(s) owed.
- (2) Property surrendered under Section 2 F. shall be surrendered in full satisfaction of creditors' claims.
- (3) Lien Releases.
 - (a) Personal Property: Upon the satisfaction, completion of cramdown payment, or other discharge of a security interest in a motor vehicle, mobile home, or in any other personal property of this estate in bankruptcy for which ownership is evidenced by a certificate of title, the secured party shall within thirty (30) days after the entry of the discharge order or demand execute a release of its security interest on the said title or certificate, and mail or deliver the certificate or title and release to the Debtor or to the attorney for the Debtor. Confirmation of this plan shall impose an affirmative and direct duty on each such secured party to comply with this provision.
 - (b) Real Property: Upon the, completion of cramdown payment, strip off, or other discharge of a security interest in real property, the secured party shall within sixty (60) days after the entry of the discharge order file a satisfaction piece or release of its security interest in the office of the Recorder of Deeds for the county in which the real estate is located. Confirmation of this plan shall impose an affirmative and direct duty on each such secured party to comply with this provision.
- (4) Notwithstanding the confirmation of this plan, the debtor(s) reserve the right to challenge the allowance, validity, or enforceability of any claim in accordance with § 502(b) and to challenge the standing of any party to assert any such claim.

9. ORDER OF DISTRIBUTION:

Payments from the plan will be made by the Trustee in the following order:

- Level 1: Adequate protection payments.
- Level 2: Debtor's attorney's fees.
- Level 3: Domestic Support Obligations.
- Level 4: Secured claims, pro rata.
- Level 5: Priority claims, pro rata.
- Level 6: Specially classified unsecured claims.
- Level 7: General unsecured claims.
- Level 8: Untimely filed unsecured claims to which the debtor has not objected.

If the above Levels are not filled-in, then the order for distribution of plan payments will be determined by the Trustee using the following guide:

- Level 1: Adequate protection payments.
- Level 2: Debtor's attorney's fees.
- Level 3: Domestic Support Obligations.
- Level 4: Priority claims, pro rata
- Level 5: Secured claims, pro rata..
- Level 6: Specially classified unsecured claims.
- Level 7: General unsecured claims.
- Level 8: Untimely filed unsecured claims to which the Debtor has not objected.

GENERAL PRINCIPLES APPLICABLE TO ALL PLANS

All pre-petition arrears and cramdowns shall be paid to the Trustee and disbursed to creditors

through the plan.

If a pre-petition creditor files a secured, priority or specially classified claim after the bar date, the trustee will treat the claim as allowed, subject to objection by the debtor. Claims filed after the bar date that are not properly served on the trustee will not be paid. The Debtor is responsible for reviewing claims and filing objections, if appropriate.

/s/ Victoria Ann Clark
Debtor